

Information to identify the case:				
Debtor 1	<u>Emily A. Steigerwald</u>			Social Security number or ITIN xxx-xx-1963
	First Name	Middle Name	Last Name	EIN --_-----
Debtor 2	<u></u>			Social Security number or ITIN -----
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN --_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA				
Case number: 16-10568-TPA				

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Emily A. Steigerwald
fka Emily A Ardery

8/25/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Emily A. Steigerwald
Debtor

Case No. 16-10568-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Aug 25, 2021

User: dpas
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2021:

Recip ID	Recipient Name and Address
db	+ Emily A. Steigerwald, 2169 South Manor Drive, Erie, PA 16505-4768
14244307	++ CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262 address filed with court:, Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365
14244309	+ Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
14244311	+ Creditech, 50 N 7th St, Bangor, PA 18013-1791
14244312	+ Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
14244313	+ Erie County Court of Common Pleas, 140 West 6th Street, Erie, PA 16501-1011
14244314	+ Erie Water Works, 340 W Bayfront Parkway, Erie, PA 16507-2004
14244316	+ Penelec, c/o First Energy, 331 Newman Springs Road, Bldg. 3, Red Bank, NJ 07701-5688
14244334	Penelec, PO Box 3687, Akron, OH 44309-3687
14244320	+ Udren Law Offices, P.C., Woodcrest COrporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 26 2021 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 25 2021 23:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 26 2021 03:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 25 2021 23:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14279160	EDI: AIS.COM	Aug 26 2021 03:33:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14244306	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Aug 25 2021 23:23:00	Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340
14244308	EDI: CAPITALONE.COM	Aug 26 2021 03:33:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14244310	+ EDI: CCUSA.COM	Aug 26 2021 03:33:00	Credit Coll, Credit Collection, 16 Distribution Drive Suite 1, Morgantown WV 26501-7209
14244315	+ Email/Text: Bankruptcy@natfuel.com	Aug 25 2021 23:23:00	National Fuel, PO BOX 2081, Erie, PA

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14300012	Email/Text: Bankruptcy.Notices@pnc.com	Aug 25 2021 23:22:00	16512-2081 PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14244317	Email/Text: Bankruptcy.Notices@pnc.com	Aug 25 2021 23:22:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14262715	EDI: PRA.COM	Aug 26 2021 03:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14244318	+ EDI: PRA.COM	Aug 26 2021 03:33:00	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14244319	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Aug 25 2021 23:23:30	Regional Acceptance Co, 304 Kellm Road, Virginia Beach, VA 23462-2712
14247640	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Aug 25 2021 23:23:30	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
14244321	+ Email/Text: ebn@unique-mgmt.com	Aug 25 2021 23:23:00	Unique Ntl, Unique National, 119 East Maple Street, Jefforsonville IN 47130-3439
14244322	+ EDI: VERIZONCOMB.COM	Aug 26 2021 03:33:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr		PNC Bank, National Association
14244323	*+	Allied Interstate Llc, 7525 W Campus Rd, New Albany, OH 43054-1121
14244324	*+	Berks Credit & Coll, 900 Corporate Dr, Reading, PA 19605-3340
14244325	*P++	CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262, address filed with court:, Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365
14244326	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14244327	*+	Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303
14244328	*+	Credit Coll, Credit Collection, 16 Distribution Drive Suite 1, Morgantown WV 26501-7209
14244329	*+	Creditech, 50 N 7th St, Bangor, PA 18013-1791
14244330	*+	Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
14244331	*+	Erie County Court of Common Pleas, 140 West 6th Street, Erie, PA 16501-1011
14244332	*+	Erie Water Works, 340 W Bayfront Parkway, Erie, PA 16507-2004
14244333	*+	National Fuel, PO BOX 2081, Erie, PA 16512-2081
14244335	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14244336	*+	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14244337	*+	Regional Acceptance Co, 304 Kellm Road, Virginia Beach, VA 23462-2712
14244338	*+	Udren Law Offices, P.C., Woodcrest COporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
14244339	*+	Unique Ntl, Unique National, 119 East Maple Street, Jefforsonville IN 47130-3439
14244340	*+	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
14244305	##+	Allied Interstate Llc, 7525 W Campus Rd, New Albany, OH 43054-1121

TOTAL: 2 Undeliverable, 17 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Emily A. Steigerwald rebeka@seelingerlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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